




# Why choose Platform?

## Competitive products


 **95% LTV** Mainstream mortgages up to 95% LTV


 **Product transfers** available with better rates for existing customers. Apply with our online form

 **Product incentives** ranging from cashback and paid-for valuations, to fee-assisted conveyancing for standard remortgages

 We endeavour to give you **48 hours'** notice of any product rate changes


## Expert service


 Our BDM Team have been voted **'Best Telephone/Field BDM Team'**<sup>†</sup>


 For the fourth time running brokers have voted us the **"Most Preferred Mortgage Desk Team"**<sup>^</sup>

platform part of  
The **co-operative** bank


## Affordability


 **Differentiated stress rate** for customers selecting a 5-year fixed rate product or for remortgaging with no additional borrowing


 We consider **lending up to 4.85x** for sole and joint income<sup>\*\*</sup>


 **Lending into retirement:** Platform will consider mortgage applications up to age 75 based on earned income without pension proof, we can also offer a maximum term of 40 years<sup>‡</sup>

## Smooth application process

 Our latest SLAs are available to view online at **platform.co.uk**

 We only need **one full calendar month's** main account bank statement

 **Easy to use** affordability calculator that you can rely on

 Our underwriting teams aim to call you to discuss your cases within 72 hours

<sup>†</sup>Voted Best Telephone/Field BDM Team by brokers who have recently placed a case with Platform, in the BVA BDRC surveys throughout 2018 and 2019. <sup>^</sup>Voted Best Mortgage Desk Team by brokers who have recently placed a case with Platform, in the BVA BDRC surveys throughout 2018 and 2019. <sup>\*\*</sup>4.85x is considered on 80% LTV or below. <sup>‡</sup>4 months before retirement age.

# We're part of The Co-operative Bank, the only UK high street bank with a customer-led Ethical Policy



We grew out of the co-operative movement. We continue to operate with co-operative values



The money your clients borrow will never come from businesses involved in activities that conflict with our customers' **values and ethics**



**Listening and caring** about what matters to you with our customer-led Ethical Policy



We have a long history of **campaigning** for what our customers think is right, calling for change on everything from human rights to climate change

## We're tackling youth homelessness with the charity Centrepoin**t**.

Every time you complete a new mortgage or product switch with us, we make a donation on your client's behalf. So far, we've raised over **£1 million**<sup>††</sup>



Call us on **0345 070 1999\*** and one of the teams below will be happy to help:

### Mortgage Desk Team

#### **Press option 1:**

For all new enquiries where an application has yet to be submitted

#### **Press option 4:**

For any query relating to a decision in principle, registration on the click system or proc fees

### Post Applications Team

#### **Press option 2:**

For updates on all new business applications currently being processed

### Completions Support

#### **Press option 3:**

For applications where an offer or certificate of title has been issued

### Product Transfer Team

#### **Press option 5:**

For all product transfer applications currently being processed

Find out more on our [YouTube](#) & [LinkedIn](#) pages



<sup>††</sup>Figure correct as of December 2019. New mortgage client applications and existing mortgage client product switch applications received from 2 May 2018 up to and including 31 December 2020 will be eligible for a £5 donation, on completion of the mortgage or product switch (as the case may be). Transactions relating to existing mortgages including a further advance, porting of an existing mortgage or change of borrower, are not eligible for the Centrepoin**t** charity donation at this time. The Bank will make a payment to Centrepoin**t** quarterly, for eligible completions during the previous quarter. The £5 donation will be made for each eligible mortgage sold through direct and intermediary channels i.e. it applies to the Bank's Britannia and Platform branded mortgages. Centrepoin**t** is a registered charity in England & Wales No. 292411.

\*Lines are open between 9am and 5pm Monday, Tuesday, Wednesday & Friday and between 10am and 5pm on Thursday. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.